

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Talbert; Vincent W.; Keithly; Thomas H.; Hirschfeld; Daniel A.; Lavelle; Mark L.  
Title: COMPUTER-IMPLEMENTED METHOD, SYSTEM AND APPARATUS FOR THE DYNAMIC VERIFICATION OF A CONSUMER ENGAGED IN A TRANSACTION WITH A MERCHANT AND AUTHORIZATION OF THE TRANSACTION  
Serial No.: 10/590,162 Filing Date: July 12, 2007  
Examiner: Chang, Edward Group Art Unit: 3692  
Docket No.: 70481.115 Confirmation No. 4070

Irvine, California  
June 28, 2011

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION

Dear Examiner:

In response to the Office Action dated March 29, 2011, please consider the following remarks for the above-identified application.